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UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

In Re:

Case No.: \_\_\_\_\_

Judge: \_\_\_\_\_

Chapter: 13

### CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION

The debtor in this case opposes the following (**choose one**):

1. ☐ Motion for Relief from the Automatic Stay filed by \_\_\_\_\_ ,  
creditor,

A hearing has been scheduled for \_\_\_\_\_, at \_\_\_\_\_.

- ☐ Motion to Dismiss filed by the Chapter 13 Trustee.

A hearing has been scheduled for \_\_\_\_\_, at \_\_\_\_\_.

- ☐ Certification of Default filed by \_\_\_\_\_,

I am requesting a hearing be scheduled on this matter.

2. I oppose the above matter for the following reasons (**choose one**):

- ☐ Payments have been made in the amount of \$ \_\_\_\_\_, but have not  
been accounted for. Documentation in support is attached.

☐ Payments have not been made for the following reasons and debtor proposes repayment as follows (**explain your answer**):

☐ Other (**explain your answer**):

3. This certification is being made in an effort to resolve the issues raised in the certification of default or motion.
4. I certify under penalty of perjury that the above is true.

Date: \_\_\_\_\_

\_\_\_\_\_  
Debtor's Signature

Date: \_\_\_\_\_

\_\_\_\_\_  
Debtor's Signature

**NOTES:**

1. Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to Dismiss.
2. Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of Default.

## Online ePay Payment Center – Payment Submitted

From: Chapter 13 Bankruptcy Trustee, Marie-Ann Greenberg (epayquestions@magtrustee.com)

To: teamdelgado5@yahoo.com

Date: Friday, 29 October 2021, 08:46 GMT-4

### Nieves Lara-Delgado

Thank you for making an online ePay plan payment for your Chapter 13 Bankruptcy case. The payment has been submitted for processing and will be confirmed after 5pm Eastern Standard Time. The details regarding the payment are below. If you would like to verify that your payment has been received and credited to your bankruptcy case, please visit [www.NDC.ORG](http://www.NDC.ORG) in approximately 4 business days. Any questions regarding your case should be directed to your attorney. **HOLD POLICY** If your case is dismissed, completed or converted following any payment received by the trustee using this ePay system, no such funds will be refunded to you until at least sixty (60) calendar days have passed since the payment receipt, less any applicable fees, charges, adequate protection payments or the like. **NOF POLICY** If any debit entry to your checking/savings account is returned as insufficient or for stop payment then you understand your access to this system may be revoked and you may no longer be eligible to initiate payments using this system.

Your account will be debited \$ 1,122.00 on the 01 Nov 2021

<b>Online Payment ID:</b>	<b>19146159295</b>
Payment Confirmation Number:	8047201
Payment Type:	Single Payment
Payment Entered Date:	29 Oct 2021
Payment Date:	29 Oct 2021
Payment Effective Date:	01 Nov 2021
Payment Amount:	\$ 1,120.00
Bank Processing Fee:	\$ 2.00
<b>Total Amount:</b>	<b>\$ 1,122.00</b>

*Please note that this payment will be shown as two separate debits on your account, in the amounts of \$ 1,120.00 and \$ 2.00*